



PATENT
Attorney Docket No. 52493.000251

2164
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02-21-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Geoffrey STIFF, et al.

Appln. No.: 10/083,250

Filed: February 27, 2002

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Group Art Unit: 2164

Examiner: To Be Assigned

For: SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

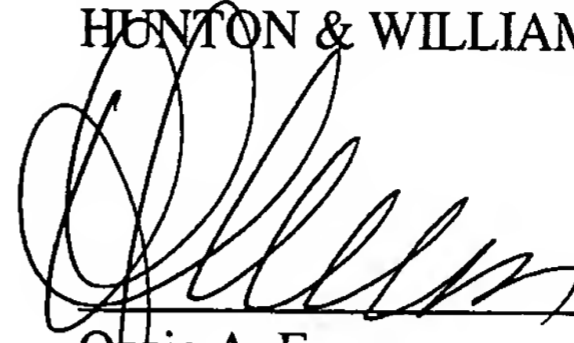
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In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

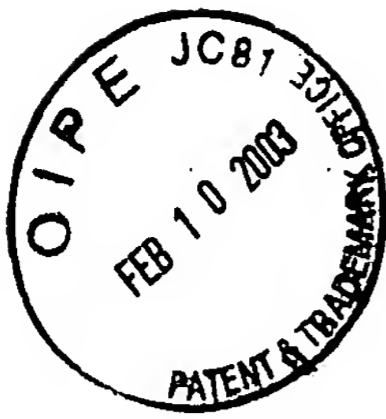
Respectfully submitted,
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT				<i>Complete if Known</i>	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	U1	5,878,405		Grant et al.	03-02-1999	
	U2	5,933,815		Golden	08-03-1999	
	U3	6,012,043		Albright et al.	01-04-2000	
	U4	6,064,986		Edelman	05-16-2000	
	U5					
	U6					

FOREIGN PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	Foreign Patent Document			Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	F1					

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	P1	Copy of "Notification of Transmittal of the International Search Report or the Declaration" from International Application No. PCT/US02/16471 mailed December 10, 2002	
	P2		
	P3		
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Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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